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**UNITED STATES BANKRUPTCY COURT**  
**NORTHERN DISTRICT OF ILLINOIS**  
**WESTERN DIVISION**

In re: BREWER, BONNIE L.

§ Case No. 15-81279

§

§

Debtor(s)

§

**TRUSTEE'S FINAL REPORT (TFR)**

The undersigned trustee hereby makes this Final Report and states as follows:

1. A petition under Chapter 7 of the United States Bankruptcy Code was filed on May 08, 2015. The undersigned trustee was appointed on May 27, 2015.
2. The trustee faithfully and properly fulfilled the duties enumerated in 11 U.S.C. §704.
3. All scheduled and known assets of the estate have been reduced to cash, released to the debtor as exempt property pursuant to 11 U.S.C. § 522, or have been or will be abandoned pursuant to 11 U.S.C. § 554. An individual estate property record and report showing the disposition of all property of the estate is attached as **Exhibit A**.

4. The trustee realized the gross receipts of \$ 45,000.00

Funds were disbursed in the following amounts:

Payments made under an interim distribution	28,523.50
Administrative expenses	6,476.50
Bank service fees	38.22
Other payments to creditors	0.00
Non-estate funds paid to 3rd Parties	0.00
Exemptions paid to the debtor	3,534.00
Other payments to the debtor	0.00
Leaving a balance on hand of <sup>1</sup>	\$ 6,427.78

The remaining funds are available for distribution.

5. Attached as **Exhibit B** is a cash receipts and disbursements record for each estate bank account.

<sup>1</sup> The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. § 326(a) on account of the disbursement of the additional interest.

6. The deadline for filing non-governmental claims in this case was 10/26/2015 and the deadline for filing governmental claims was 11/04/2015. All claims of each class which will receive a distribution have been examined and any objections to the allowance of claims have been resolved. If applicable, a claims analysis, explaining why payment on any claim is not being made, is attached as **Exhibit C**.

7. The Trustee's proposed distribution is attached as **Exhibit D**.

8. Pursuant to 11 U.S.C. § 326(a), the maximum compensation allowable to the trustee is \$4,896.60. To the extent that additional interest is earned before case closing, the maximum compensation may increase.

The trustee has received \$2,125.00 as interim compensation and now requests the sum of \$646.60, for a total compensation of \$2,771.60.<sup>2</sup> In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$0.00 and now requests reimbursement for expenses of \$259.76, for total expenses of \$259.76.<sup>2</sup>

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Date: 05/01/2017 By: /s/JOSEPH D. OLSEN

Trustee, Bar No.:

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

<sup>2</sup> If the estate is administratively insolvent, the dollar amounts reflected in this paragraph may be higher than the amounts listed in the Trustee's Proposed Distribution (Exhibit D)

# Form 1

## Individual Estate Property Record and Report

### Asset Cases

Case Number: 15-81279

Trustee: (330400) JOSEPH D. OLSEN

Case Name: BREWER, BONNIE L.

Filed (f) or Converted (c): 05/08/15 (f)

§341(a) Meeting Date: 06/18/15

Period Ending: 05/01/17

Claims Bar Date: 10/26/15

1	2	3	4	5	6
Asset Description (Scheduled And Unscheduled (u) Property)	Petition/ Unscheduled Values	Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	Property <u>Abandoned</u> OA=\$554(a)	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
Ref. #					
1	residence: 1606 Wadsworth Way	51,700.00	0.00	35,000.00	FA
2	Cash on hand	25.00	0.00	0.00	FA
3	ADP Aline Card/MB Financial in banks, savings an	9.00	0.00	0.00	FA
4	HHGS/furnishings	407.00	0.00	0.00	FA
5	US Bank - checking (negative balance)	0.00	0.00	0.00	FA
6	Wearing apparel	150.00	0.00	0.00	FA
7	Jewelry	25.00	0.00	0.00	FA
8	Term Life Insur. policy (through work)	0.00	0.00	0.00	FA
9	401K Plan	13,461.00	0.00	0.00	FA
10	1/3 interest in father's estate (u)	Unknown	6,000.00	10,000.00	FA
11	2007 Toyota Rav 4	9,392.00	0.00	0.00	FA
12	Voided	0.00	0.00	0.00	FA
13	VOIDED	0.00	0.00	0.00	0.00
14	VOIDED	0.00	0.00	0.00	0.00
15	VOIDED	0.00	0.00	0.00	0.00
16	VOIDED	0.00	0.00	0.00	0.00
17	VOIDED	0.00	0.00	0.00	0.00
18	VOIDED	0.00	0.00	0.00	0.00
19	VOIDED	0.00	0.00	0.00	0.00
20	VOIDED	0.00	0.00	0.00	0.00
21	VOIDED	0.00	0.00	0.00	0.00
22	VOIDED	0.00	0.00	0.00	0.00
23	VOIDED	0.00	0.00	0.00	0.00
24	VOIDED	0.00	0.00	0.00	0.00
25	VOIDED	0.00	0.00	0.00	0.00
25	Assets Totals (Excluding unknown values)	\$75,169.00	\$6,000.00	\$45,000.00	\$0.00

**Form 1**  
**Individual Estate Property Record and Report**  
**Asset Cases**

**Case Number:** 15-81279

**Trustee:** (330400) JOSEPH D. OLSEN

**Case Name:** BREWER, BONNIE L.

**Filed (f) or Converted (c):** 05/08/15 (f)

**§341(a) Meeting Date:** 06/18/15

**Period Ending:** 05/01/17

**Claims Bar Date:** 10/26/15

1	2	3	4	5	6
Asset Description (Scheduled And Unscheduled (u) Property)  Ref. #	Petition/ Unscheduled Values	Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	Property <u>Abandoned</u> OA=\$554(a)	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets

**Major Activities Affecting Case Closing:**

**Initial Projected Date Of Final Report (TFR):** December 31, 2016

**Current Projected Date Of Final Report (TFR):** March 31, 2017

## Form 2

### Cash Receipts And Disbursements Record

**Case Number:** 15-81279

**Case Name:** BREWER, BONNIE L.

**Taxpayer ID #:** \*\*-\*\*\*4806

**Period Ending:** 05/01/17

**Trustee:** JOSEPH D. OLSEN (330400)

**Bank Name:** Rabobank, N.A.

**Account:** \*\*\*\*\*8866 - Checking Account

**Blanket Bond:** \$1,500,000.00 (per case limit)

**Separate Bond:** N/A

1	2	3	4		5	6	7
Trans. Date	{Ref #} / Check #	Paid To / Received From	Description of Transaction	T-Code	Receipts \$	Disbursements \$	Checking Account Balance

(No Transactions on File for this Period)

<b>ACCOUNT TOTALS</b>	<b>0.00</b>	<b>0.00</b>	<b>\$0.00</b>
Less: Bank Transfers	0.00	0.00	
<b>Subtotal</b>	<b>0.00</b>	<b>0.00</b>	
Less: Payments to Debtors		0.00	
<b>NET Receipts / Disbursements</b>	<b>\$0.00</b>	<b>\$0.00</b>	

## Form 2

### Cash Receipts And Disbursements Record

Case Number: 15-81279

Case Name: BREWER, BONNIE L.

Taxpayer ID #: \*\*-\*\*\*4806

Period Ending: 05/01/17

Trustee: JOSEPH D. OLSEN (330400)

Bank Name: Rabobank, N.A.

Account: \*\*\*\*\*8867 - Checking Account

Blanket Bond: \$1,500,000.00 (per case limit)

Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Checking Account Balance
09/09/15		JOSEPH D. OLSEN		1110-002	-2,125.00		-2,125.00
03/02/16		Kenzley Title Group	Interim trustee payment per court order 04/04/16	1110-002	2,125.00		0.00
03/02/16		Kenzley Title Group, Inc			0.00		0.00
	{1}		Sale price of property 35,000.00	1110-000			0.00
		Septic Work Credit	Septic Work Credit -225.00	2500-000			0.00
			2015 County Taxes -837.25 01/01/15-12/31/15	4700-000			0.00
			2016 County Taxes -142.22 01/01/2016-03/03/16	4700-000			0.00
		Kenzley Title Group, Inc.	Owner's Title Insurance -225.00	2500-000			0.00
			Closing Protection Letter -25.00	2500-000			0.00
			Closing Protection -50.00	2500-000			0.00
			IL DFI Policy Fee -3.00	2500-000			0.00
			Late Date Search Fee -75.00	2500-000			0.00
			Closing Fee -325.00	2500-000			0.00
			Search Fee -150.00	2500-000			0.00
			Realtor Fees -1,050.00	3510-000			0.00
			Commission -1,050.00	3510-000			0.00
			Recording Fees -61.00	2500-000			0.00
			County Revenue Stamp -17.50	2820-000			0.00
			State Revenue Stamps -35.00	2820-000			0.00
			Mortgage Payoff -27,544.03	4110-000			0.00
			Reimburse Pipes/Water Pump -1,060.00	2500-000			0.00
		JOSEPH D. OLSEN	Trustee Fees -2,125.00	2100-002			0.00
03/02/16		JOSEPH D. OLSEN		1110-002	-2,125.00		-2,125.00
01/17/17	{10}	Estate of Donald Cruse	Settlement per court order	1229-000	7,191.73		5,066.73
01/17/17	{10}	Est. of Don Cruse	Settlement per court order	1229-000	2,808.27		7,875.00
01/19/17		Ledger adjustment to reflect carve out agreement		1110-002	2,125.00		10,000.00
01/31/17		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	9,990.00
02/01/17	101	Bonnie L. Brewer		8100-002		3,534.00	6,456.00
02/28/17		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		13.40	6,442.60
03/31/17		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		14.82	6,427.78
04/27/17		Kenzley Title Group	Reversed Deposit Rev. 9 Reversed Deposit Adj. 1 Interim trustee payment per court order	1110-002	2,125.00		8,552.78

Subtotals :

\$12,125.00

\$3,572.22

## Form 2

### Cash Receipts And Disbursements Record

**Case Number:** 15-81279

**Case Name:** BREWER, BONNIE L.

**Taxpayer ID #:** \*\*-\*\*\*4806

**Period Ending:** 05/01/17

**Trustee:** JOSEPH D. OLSEN (330400)

**Bank Name:** Rabobank, N.A.

**Account:** \*\*\*\*\*8867 - Checking Account

**Blanket Bond:** \$1,500,000.00 (per case limit)

**Separate Bond:** N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Checking Account Balance
			04/04/16				
04/27/17		Kenzley Title Group	Reversed Deposit Adj. 1 Interim trustee payment per court order 04/04/16	1110-002	-2,125.00		6,427.78

<b>ACCOUNT TOTALS</b>	<b>10,000.00</b>	<b>3,572.22</b>	<b>\$6,427.78</b>
Less: Bank Transfers	0.00	0.00	
<b>Subtotal</b>	<b>10,000.00</b>	<b>3,572.22</b>	
Less: Payments to Debtors		3,534.00	
<b>NET Receipts / Disbursements</b>	<b>\$10,000.00</b>	<b>\$38.22</b>	

Net Receipts :	10,000.00
Plus Gross Adjustments :	35,000.00
Less Payments to Debtor :	3,534.00
Less Other Noncompensable Items :	2,125.00
<b>Net Estate :</b>	<b>\$39,341.00</b>

<b>TOTAL - ALL ACCOUNTS</b>	<b>Net Receipts</b>	<b>Net Disbursements</b>	<b>Account Balances</b>
Checking # *****8866	0.00	0.00	0.00
Checking # *****8867	10,000.00	38.22	6,427.78
	<b>\$10,000.00</b>	<b>\$38.22</b>	<b>\$6,427.78</b>

## Exhibit "C" - Analysis of Claims Register

**Case: 15-81279 BREWER, BONNIE L.**

**Case Balance:** \$6,427.78      **Total Proposed Payment:** \$6,427.78      **Remaining Balance:** \$0.00

Claim #	Claimant Name	Type	Amount Filed	Amount Allowed	Paid to Date	Claim Balance	Proposed Payment	Remaining Funds
	JOSEPH D. OLSEN <2200-00 Trustee Expenses>	Admin Ch. 7	259.76	259.76	0.00	259.76	259.76	6,168.02
	JOSEPH D. OLSEN <2100-00 Trustee Compensation>	Admin Ch. 7	4,896.60	2,771.60	2,125.00	646.60	646.60	5,521.42
	Joseph D Olsen <3110-00 Attorney for Trustee Fees (Trustee Firm)>	Admin Ch. 7	1,971.00	1,971.00	0.00	1,971.00	1,971.00	3,550.42
7S	Estate of Donald W. Cruse	Secured	43,300.00 *	0.00	0.00	0.00	0.00	3,550.42
1	RRCA Accounts Management, Inc.	Unsecured	1,327.15	1,327.15	0.00	1,327.15	465.48	3,084.94
2	World Finance Corporation	Unsecured	1,425.00	1,425.00	0.00	1,425.00	499.79	2,585.15
3	Cavalry SPV I, LLC	Unsecured	1,533.32	1,533.32	0.00	1,533.32	537.78	2,047.37
4	Springleaf Financial Services	Unsecured	4,647.17	4,647.17	0.00	4,647.17	1,629.91	417.46
5	Check N Go	Unsecured	530.86	530.86	0.00	530.86	186.19	231.27
6	Synchrony Bank	Unsecured	659.39	659.39	0.00	659.39	231.27	0.00
7U	Estate of Donald W. Cruse	Unsecured	1,595.36 *	0.00	0.00	0.00	0.00	0.00
<b>Total for Case 15-81279 :</b>			<b>\$62,145.61</b>	<b>\$15,125.25</b>	<b>\$2,125.00</b>	<b>\$13,000.25</b>	<b>\$6,427.78</b>	

### CASE SUMMARY

	Amount Filed	Amount Allowed	Paid to Date	Proposed Payment	% paid
<b>Total Administrative Claims :</b>	\$7,127.36	\$5,002.36	\$2,125.00	\$2,877.36	100.000000%
<b>Total Secured Claims :</b>	\$43,300.00	\$0.00	\$0.00	\$0.00	0.000000%
<b>Total Unsecured Claims :</b>	\$11,718.25	\$10,122.89	\$0.00	\$3,550.42	35.073186%



**TRUSTEE'S PROPOSED DISTRIBUTION**

Exhibit D

Case No.: 15-81279

Case Name: BREWER, BONNIE L.

Trustee Name: JOSEPH D. OLSEN

**Balance on hand:** \$ 6,427.78

Claims of secured creditors will be paid as follows:

Claim No.	Claimant	Claim Asserted	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
7S	Estate of Donald W. Cruse	43,300.00	0.00	0.00	0.00

Total to be paid to secured creditors: \$ 0.00

Remaining balance: \$ 6,427.78

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee, Fees - JOSEPH D. OLSEN	2,771.60	2,125.00	646.60
Trustee, Expenses - JOSEPH D. OLSEN	259.76	0.00	259.76
Attorney for Trustee, Fees - Joseph D Olsen	1,971.00	0.00	1,971.00

Total to be paid for chapter 7 administration expenses: \$ 2,877.36

Remaining balance: \$ 3,550.42

Applications for prior chapter fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
None			

Total to be paid for prior chapter administrative expenses: \$ 0.00

Remaining balance: \$ 3,550.42

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for priority claims: \$ 0.00  
 Remaining balance: \$ 3,550.42

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 10,122.89 have been allowed and will be paid *pro rata* only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 35.1 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
1	RRCA Accounts Management, Inc.	1,327.15	0.00	465.48
2	World Finance Corporation	1,425.00	0.00	499.79
3	Cavalry SPV I, LLC	1,533.32	0.00	537.78
4	Springleaf Financial Services	4,647.17	0.00	1,629.91
5	Check N Go	530.86	0.00	186.19
6	Synchrony Bank	659.39	0.00	231.27
7U	Estate of Donald W. Cruse	0.00	0.00	0.00

Total to be paid for timely general unsecured claims: \$ 3,550.42  
 Remaining balance: \$ 0.00

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for tardy general unsecured claims: \$ 0.00  
 Remaining balance: \$ 0.00

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for subordinated claims: \$ 0.00

Remaining balance: \$ 0.00